

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 10-19683-RGM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Garrison
9901 Cobblestone Drive
Warrenton, VA 20186

Stacey Garrison
aka Stacey K Henning
9901 Cobblestone Drive
Warrenton, VA 20186

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-4492

Joint Debtor: xxx-xx-4286

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Daniel Garrison and Stacey Garrison are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 28, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Daniel Garrison
 Stacey Garrison
 Debtors

Case No. 10-19683-RGM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Feb 28, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2011.

db/jdb +Daniel Garrison, Stacey Garrison, 9901 Cobblestone Drive, Warrenton, VA 20186-8619
 10086318 +Robert K. Coulter, Assistant U.S. Attorney, Office of the U.S. Attorney, 2100 Jamieson Ave,
 Alexandria, VA 22314-5702
 10084300 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QROTYLER.COM Feb 28 2011 23:23:00 Robert Ogden Tyler,
 Tyler, Bartl, Ramsdell & Counts, P.L.C., 300 North Washington Street, Suite 202,
 Alexandria, VA 22314-2530
 10084291 +EDI: AMEREXPR.COM Feb 28 2011 23:23:00 American Express, PO Box 360002,
 Ft. Lauderdale, FL 33336-0002
 10084292 +EDI: BANKAMER.COM Feb 28 2011 23:23:00 Bank of America, PO Box 15026,
 Wilmington, DE 19850-5026
 10084293 +EDI: CHASE.COM Feb 28 2011 23:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 10084294 +EDI: CITICORP.COM Feb 28 2011 23:23:00 Citi Cards, PO Box 6241,
 Sioux Falls, SD 57117-6241
 10084295 +EDI: DISCOVER.COM Feb 28 2011 23:23:00 Discover Card, Po Box 30943,
 Salt Lake City, UT 84130
 10084296 +EDI: RMSC.COM Feb 28 2011 23:23:00 GE Money Bank, Attn. Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 10084297 +EDI: RMSC.COM Feb 28 2011 23:23:00 GE Money Bank/Amazon, Attn. Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104
 10084298 +EDI: CBSKOHLS.COM Feb 28 2011 23:23:00 Kohl's, ATTN: Credit Administrator, P.O. Box 3043,
 Milwaukee, WI 53201-3043
 10084299 +EDI: TSYS2.COM Feb 28 2011 23:23:00 Macy's Visa, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 10084300 +EDI: SALMAESERVICING.COM Feb 28 2011 23:23:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 10084301 +EDI: TFSR.COM Feb 28 2011 23:23:00 Toyota Financial Services, PO Box 371339,
 Pittsburgh, PA 15250
 10084302 +EDI: WFFC.COM Feb 28 2011 23:23:00 Wells Fargo Bank, N.A., PO Box 4233,
 Portland, OR 97208-4233

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2011

Signature:

